

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

Sheila J Smith

Debtor(s)

Case No. 16-21796

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 07/06/2016.
- 2) The plan was confirmed on 10/21/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 05/10/2017, 08/14/2018.
- 5) The case was dismissed on 09/07/2018.
- 6) Number of months from filing to last payment: 27.
- 7) Number of months case was pending: 29.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$5,590.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$7,609.65
Less amount refunded to debtor	\$812.59

NET RECEIPTS: **\$6,797.06**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$1,804.02
Court Costs	\$0.00
Trustee Expenses & Compensation	\$378.86
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$2,182.88**

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
BENEDICTINE UNIVERSITY	Unsecured	5,000.00	6,180.00	6,180.00	0.00	0.00
FIRST INVESTORS SERVICING CORP	Secured	9,725.00	9,725.00	9,725.00	3,740.60	873.58
FIRST INVESTORS SERVICING CORP	Unsecured	NA	5,022.38	5,022.38	0.00	0.00
ILLINOIS STUDENT ASSIST COMM	Unsecured	10,985.00	11,716.90	11,716.90	0.00	0.00
INTERNAL REVENUE SERVICE	Unsecured	4.99	4.99	4.99	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	334.99	334.99	334.99	0.00	0.00
JEFFERSON CAPITAL SYSTEMS	Unsecured	475.00	517.45	517.45	0.00	0.00
JEFFERSON CAPITAL SYSTEMS	Unsecured	428.00	441.53	441.53	0.00	0.00
LILAC LANE APARTMENTS	Unsecured	1,950.00	NA	NA	0.00	0.00
AT&T	Unsecured	247.00	NA	NA	0.00	0.00
CADENCE HEALTH	Unsecured	266.00	NA	NA	0.00	0.00
CB/JESSION	Unsecured	735.00	NA	NA	0.00	0.00
CFS AURORA	Unsecured	1,550.00	NA	NA	0.00	0.00
COMMONWEALTH EDISON	Unsecured	588.00	NA	NA	0.00	0.00
CONSUMER FINANCIAL SERVICES C	Unsecured	129.00	NA	NA	0.00	0.00
EDWARD HEALTH VENTURES	Unsecured	166.00	NA	NA	0.00	0.00
VALLEY IMAGING CONSULTANTS LI	Unsecured	136.00	NA	NA	0.00	0.00
SPRINT CORP	Unsecured	369.00	NA	NA	0.00	0.00
T MOBILE	Unsecured	212.00	NA	NA	0.00	0.00
SHORT TERM LOAN	Unsecured	100.00	1,043.78	1,043.78	0.00	0.00
US DEPARTMENT OF EDUCATION	Unsecured	14,956.00	15,622.63	15,622.63	0.00	0.00
US DEPARTMENT OF EDUCATION	Unsecured	8,925.00	9,329.81	9,329.81	0.00	0.00
WORLD ACCEPTANCE CORP	Unsecured	2,055.00	1,700.14	1,700.14	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$9,725.00	\$3,740.60	\$873.58
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$9,725.00	\$3,740.60	\$873.58
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$334.99	\$0.00	\$0.00
TOTAL PRIORITY:	\$334.99	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$51,579.61	\$0.00	\$0.00

Disbursements:	
Expenses of Administration	<u>\$2,182.88</u>
Disbursements to Creditors	<u>\$4,614.18</u>
TOTAL DISBURSEMENTS :	<u>\$6,797.06</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 12/10/2018

By: /s/ Glenn Stearns

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.